

Information to identify the case:

Debtor 1	<u>Keith O. Wilkins</u>	Social Security number or ITIN	xxx-xx-7200
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Alexandra J Wilkins</u>	Social Security number or ITIN	xxx-xx-3792
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-22520-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith O. Wilkins

Alexandra J Wilkins

11/5/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Keith O. Wilkins
 Alexandra J Wilkins
 Debtors

Case No. 15-22520-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db/jdb	+Keith O. Wilkins, Alexandra J Wilkins, 89 Main St., Metuchen, NJ 08840-2742
aty	+Kivitz McKeever Lee PC, 701 Market Street, Philadelphia, PA 19106-1538
lm	M&T Bank, PO Box 1288, Buffalo, NY 14280-1288
cr	+Rutgers Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
515625964	+Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
515603718	JFK Medical Center, POB 6506, Edison, NJ 08818
515603719	+Kivitz McKeever Lee PC, 701 Market St #5000, Philadelphia, PA 19106-1541
515603722	#+Nationwide Credit, POB 26314, Lehigh Valley, PA 18002-6314
515611544	+U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 05 2018 22:08:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 05 2018 22:08:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515620566	EDI: GMACFS.COM Nov 06 2018 03:08:00 Ally Capital, PO Box 130424, Roseville, MN 55113-0004
515603714	EDI: GMACFS.COM Nov 06 2018 03:08:00 Ally Financial, POB 7824, Phoenix, AZ 85062
515818649	+E-mail/Text: bncmail@w-legal.com Nov 05 2018 22:08:56 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515603715	+EDI: CAPITALONE.COM Nov 06 2018 03:08:00 Capital One, POB 70884, Charlotte, NC 28272-0884
515691209	EDI: CAPITALONE.COM Nov 06 2018 03:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515603716	+EDI: TSYS2.COM Nov 06 2018 03:08:00 Card Services, POB 13337, Philadelphia, PA 19101-3337
515603717	+EDI: WFNBN.COM Nov 06 2018 03:08:00 Comenity, POB 659728, San Antonio, TX 78265-9728
515662491	+E-mail/Text: camanagement@mtb.com Nov 05 2018 22:08:52 Lakeview Loan Servicing, LLC, C/O M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
515603720	E-mail/Text: camanagement@mtb.com Nov 05 2018 22:08:52 M&T Bank, POB 840, Buffalo, NY 14240
515603721	+EDI: TSYS2.COM Nov 06 2018 03:08:00 Macys, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053
515707770	+EDI: MID8.COM Nov 06 2018 03:08:00 Midland Credit Management, Inc, as agent for Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
515783134	EDI: PRA.COM Nov 06 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
515614946	EDI: Q3G.COM Nov 06 2018 03:08:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516146848	E-mail/Text: laura@redbanklaw.com Nov 05 2018 22:08:49 Rutgers Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
515617473	EDI: RMSC.COM Nov 06 2018 03:08:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 26

Date Rcvd: Nov 05, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John F. Bracaglia, Jr. on behalf of Joint Debtor Alexandra J Wilkins brokaw@centraljerseylaw.com
John F. Bracaglia, Jr. on behalf of Debtor Keith O. Wilkins brokaw@centraljerseylaw.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor Rutgers Federal Credit Union dupont@redbanklaw.com,
dana@redbanklaw.com
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com
TOTAL: 9